

More Helpful Resources

[North Sound 2-1-1 \(www.211.org\)](http://www.211.org)

2-1-1 is an easy phone number to remember, and it connects you to information and referrals for everything from rental assistance to food and clothing banks.

[Snohomish County Food Banks](http://www.housedemocrats.wa.gov/members/lias/economic_survival)

My web site lists locations and hours of area food banks:
www.housedemocrats.wa.gov/members/lias/economic_survival

[Free family entertainment this summer!](#)

Did you know that there are many free concerts, movies, and other events at parks throughout Snohomish County this summer? You can find out specific dates and times by going to www.snohomish.org, clicking on the "Events" tab, and scrolling to "Ongoing Events." From there, select "Music, Stage & Theatre (Outdoors)" and start marking your calendar.

[State Parks are still free \(www.parks.wa.gov\)](http://www.parks.wa.gov)

Enjoy Washington's state parks this summer! We have three wonderful ones in Snohomish County – Cama Beach State Park, Wallace Falls State Park, and Wenberg State Park. Day use of the parks is free; you can opt to pay \$5 when you renew your car tabs which goes towards maintenance and upkeep of the parks. Remember, you can opt out of paying the fee.



Please join me for an Open House at my district office in Edmonds!

Tuesday, June 30th at 6:00 p.m.
120 W. Dayton St. B-6, #8, Edmonds
425-776-7959

State Representative
Marko Liias
Legislative Assistant
Paige DeChambeau

DISTRICT OFFICE (MAY – DECEMBER 2009):

120 W. Dayton Street
Suite B-6, #8
Edmonds, WA
(425) 776-7959

OLYMPIA OFFICE:

PO Box 40600
430 John L. O'Brien Bldg.
Olympia, WA 98504-0600
(360) 786-7972

TOLL-FREE HOTLINE:

1-800-562-6000

TTY-TDD (HEARING IMPAIRED)

1-800-635-9993

EMAIL:

lias.marko@leg.wa.gov

WEBSITE:

www.housedemocrats.wa.gov/members/lias

2009 Economic Survival Guide

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State Representative
Marko Liias
21st Legislative District

Dear Neighbor:

Our entire nation is facing what is generally considered to be the worst recession in 70 years, and Washington has not been immune to its effects. Although this downturn is being felt around the globe, I'm particularly concerned about those here in our own community who are struggling to pay the bills and put food on the table.

Recently, I conducted a virtual town hall by phone with thousands of households throughout the 21st district. During the call, many of you expressed concern about the state of the economy. Audio of the town hall is available on my website.

These are tough times, but I believe we will pull through as a nation. Locally, things will turn around as well. In April, legislators in Olympia said yes to jobs and no to higher taxes as we passed a two-year budget for our state. We will soon see construction and maintenance begin on local public works and transportation projects that will help boost economic recovery.

In the coming months, I will be out in the community listening to your concerns and having conversations about the issues that matter most to you. In the meantime, I'm hoping this guide will provide some helpful information for those who may be feeling the pinch of this recession.

Sincerely,

Marko Liias
State Representative, 21st Legislative District

IF YOU ARE UNEMPLOYED...

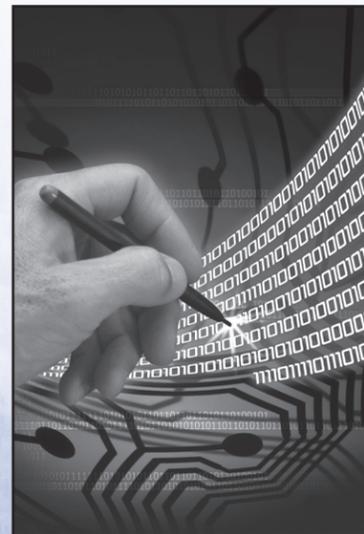
You are not alone. Washington's unemployment rate was 9.7% in March 2009. The U.S. unemployment rate is at a 26-year high.

The Legislature took several steps this session to help those who are currently out of work:

- Weekly unemployment benefit amounts have increased, so those looking for work will have nearly \$200 extra a month to help them through the tough times. This benefit will kick in beginning in May 2009.
- Those receiving unemployment benefits can continue to receive them while training for new jobs.
- Job training programs through the state have been opened to disabled workers, honorably discharged military personnel, and low-income workers.
- The Shared Work Program has been expanded – allowing business to weather the recession without having to lay off skilled workers. Workers can receive partial unemployment while working reduced hours and keeping their health benefits.



Unemployment Resources:



www1.co.snohomish.wa.us

Click on "Job Opportunities" to see the latest job openings in within Snohomish County's departments. Both civil service and temporary jobs are listed.

www.esd.wa.gov

The state Employment Security Department website helps you file for unemployment benefits as well as find work.

www.Go2WorkSource.com

Thousands of job listings across Washington state. You can also post your resume for employers to view.

<http://careers.wa.gov>

Lists job openings with state agencies. Please note that a hiring freeze is in effect for many state government jobs. However, not all positions are affected by the freeze. This website provides the latest info on any open positions and updates to the hiring freeze. It also includes info for current state employees.

IF YOU ARE HAVING TROUBLE MAKING YOUR MORTGAGE PAYMENTS...

In Washington state we have seen an 83 percent increase in home foreclosures since February of 2008, and unfortunately the numbers continue to rise.

New legislation is aimed at helping families stay in their homes:

- The Prevent or Reduce Owner-Occupied Foreclosure (PROOF) Program establishes a pool of unpaid volunteers from relevant professions, such as accountants, bankers, attorneys, mortgage brokers, and housing counselors. These volunteers advise borrowers in achieving work-outs, loan modifications, and other strategies to help keep them in their homes.
- The governor signed a bill that gives owners and tenants more notice with foreclosures on deeds of trust. It will require lenders to contact homeowners prior to issuing a notice of default, and also gives tenants more time to move after a foreclosure sale.
- Last session, we passed legislation (which we fine-tuned this year) to protect struggling homeowners from unscrupulous scam artists who offer "foreclosure rescue" schemes. Most of the time, these "rescues" result in people losing their homes *and* all their equity. We sent a strong message that we're putting these scam artists out of business.



Remember: If you're having trouble paying your mortgage, it's important to be proactive and communicate with your lender.

Mortgage Resources:



www.makinghomeaffordable.gov

The Making Home Affordable program was announced by President Obama in February. Washington families may be eligible to refinance or modify their loans to a payment that is affordable. The website will help you determine if you are eligible for the program.

www.dfi.wa.gov/consumers/education/foreclosure/foreclosure_alternatives

There are alternatives to foreclosure even if your loan payments are behind. This web page from the state Department of Financial Institutions describes these alternatives.

Free refinancing counseling is available from the State of Washington. Contact the Washington State Homeownership

Information Hotline at **1.877.894.HOME**

IF YOU ARE STRUGGLING TO PAY FOR COLLEGE...



I voted against double-digit tuition increases at our state's colleges and universities, because I understand the challenge of trying to get an education without ending up deeply in debt. I believe middle class families are hurt most when tuition rises steeply, as there is less help available for them.

You can view the speech I gave on the House floor against steep tuition increases on my website.

Unfortunately, we *will* see tuition rise at our two- and four-year colleges over the next couple of years, which means higher education will be more

expensive. But the Legislature and Congress have taken some action to help families afford a college degree:

- This year, all state financial aid and most federal aid programs will be labeled under the new banner of "Opportunity Pathways."
- ✓ The Washington Higher Education Loan Program (HELP) will provide low-cost loans to assist students in need
- ✓ Resident undergraduate students are required to be notified of any federal tax credits related to higher education
- ✓ Colleges and universities are now permitted to use their institutional aid funds for students in dual credit programs
- The Legislature transformed higher education through the adoption of open text books and content for the top 50 courses, which will save students \$16.5 million (\$100/each) a year at community and technical colleges.
- The (federal) American Opportunity Tax Credit will be worth as much as \$2500 for higher education expenses. It will be available to those making less than \$80,000 (\$160,000 for joint filers). Those making up to \$90,000 (\$180,000 for joint filers) get a partial credit. It is also partially refundable, meaning lower income families with little or no tax liability could now claim some of the credit.
- The Legislature increased financial aid awards under the State Need Grant, State Work Study, the Washington Scholars, and the Washington Award for Vocational Excellence programs in order to offset resident undergraduate tuition increases.

Financial Aid Resources:

www.fafsa.ed.gov

Apply online for federal student aid for college. Lots of info about types of student aid and deadlines for applying.

www.get.wa.gov

GET is Washington's 529 prepaid tuition plan. It helps parents save for their children's education – you can buy tomorrow's education at today's prices.

www.sbctc.ctc.edu/college/s_opportunitygrants

Learn about Washington's Opportunity Grants program, which helps low-income students train for high-demand, high-wage careers.